

Information to identify the case:				
Debtor 1	Charles Edward Hauth			Social Security number or ITIN xxx-xx-1940
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2				Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 12-11738-TPA				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Edward Hauth
aka Charlie Hauth, dba Twin Pine Construction

5/17/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Charles Edward Hauth
DebtorCase No. 12-11738-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
Form ID: 3180WPage 1 of 3
Total Noticed: 49

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db +Charles Edward Hauth, 5000 Hamot Street, Mc Kean, PA 16426-1451
 cr +The Bank of New York Mellon Trust Company, Robertson, Anschutz & Schneid,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 13553867 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13568488 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
 13531108 +Aes / M & T, Pob 2461, Harrisburg, PA 17105-2461
 13531109 +Aes/M&T, 1200 North 7th Street, Harrisburg, PA 17102-1419
 13531110 +Aes/pheaa, Pob 2461, Harrisburg, PA 17105-2461
 13558304 +Apothaker & Associates, P.C., 520 Fellowship Road, C306, Mt. Laurel, NJ 08054-3410
 13531111 +Arrowood Indemnity, 3600 Arco Corporate Drive P O Box 1000, Charlotte, NC 28201-1000
 13531112 +Bac/Fleet Card, Bank of America, 100 North Tyron Street, Charolotte, NC 28255-0001
 13553322 +Five Star Bank, 2851 Clover Street, Bldg. A, Pittsford, NY 14534-1711
 13531123 +Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
 13531125 +Green Point Savings, 807 Manhattan Avenue, Brooklyn, NY 11222-2710
 13531129 +Keystone Rewards, Pob 2461, Harrisburg, PA 17105-2461
 13531130 +M&t Elt - Pheaa, 1200 North 7th Street, Harrisburg, PA 17102-1419
 13531131 +McKean Borough, Nancy Dylewski, Collector, 4240 Golden Road, Mc Kean, PA 16426-1927
 13531132 +Morgan Drexen, 675 Anton Boulevard, Costa Mesa, CA 92626-7012
 13531133 +Mortgage Service Center, Attn: Bankruptcy Dept, Po Box 5452, Mt. Laurel, NJ 08054-5452
 13531134 +Penn Credit Corporation, POB 988, Harrisburg, PA 17108-0988
 13531137 +Student Loan Trust, 701 East 60th Street, Sioux Falls, SD 57104-0432
 13531138 +Sunrise Credit Service, 234 Airport Plaza Boulevard S, Farmingdale, NY 11735-3938
 13564571 +Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021
 14153589 +THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100,
 Boca Raton, FL 33487-2853
 13776039 The Bank of New York Mellon FKA, The Bank of New York Successor Trustee t,
 c/o Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us May 18 2018 01:55:36 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM May 18 2018 05:28:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
 Richardson, TX 75082-4333
 cr EDI: ECMC.COM May 18 2018 05:28:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 13531107 +EDI: MERRICKBANK.COM May 18 2018 05:28:00 Advanta Bank, Welsh and McKean Roads,
 Po Box 9217, Old Bethpage, NY 11804-9017
 13614859 EDI: MERRICKBANK.COM May 18 2018 05:28:00 Advanta Bank Corporation,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13572339 EDI: AIS.COM May 18 2018 05:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13531115 EDI: BANKAMER.COM May 18 2018 05:28:00 Bank of America, Attention: Recovery Department,
 4161 Piedmont Parkway, Greensboro, NC 27410
 13531114 EDI: BANKAMER.COM May 18 2018 05:28:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 13531113 +EDI: BANKAMER.COM May 18 2018 05:28:00 Bank Of America,
 Attn: Bankruptcy/MC: NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13531116 Fax: 888-777-2057 May 18 2018 02:31:06 Cco Mortgage Corp., 10561 Telegraph Road,
 Glen Allen, VA 23059
 13531118 EDI: CITICORP.COM May 18 2018 05:28:00 Citi, CitiCard Credit Services/Centralized Ban,
 Po Box 20507, Kansas City, MO 64195
 13531139 EDI: CITICORP.COM May 18 2018 05:28:00 Universal/citi, Attn.: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 13531117 +EDI: CHASE.COM May 18 2018 05:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13531119 +EDI: CITICORP.COM May 18 2018 05:28:00 Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 13531120 +EDI: CITICORP.COM May 18 2018 05:28:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, 100 Citibank Drive, San Antonio, TX 78245-3202
 13531121 EDI: DISCOVER.COM May 18 2018 05:28:00 Discover Financial Services LLC, Po Box 15316,
 Wilmington, DE 19850
 13531122 +EDI: HFC.COM May 18 2018 05:28:00 Dmccb/HSBC, Hsbc Card Services, Po Box 5246,
 Carol Stream, IL 60197-5246
 13593225 EDI: ECMC.COM May 18 2018 05:28:00 ECMC, PO BOX 75906, ST. PAUL, MN 55175
 13531124 +EDI: RMSC.COM May 18 2018 05:28:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 P.O. Box 103106, v, Roswell, GA 30076-9106
 13531127 +EDI: IRS.COM May 18 2018 05:28:00 Internal Revenue Service, Insolvency Unit,
 PO Box 7346, Philadelphia, PA 19101-7346
 13881638 +Fax: 407-737-5634 May 18 2018 02:31:06 Ocwen Loan Servicing, LLC,
 ATTN: Bankruptcy Department, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493
 13531135 +EDI: CHASE.COM May 18 2018 05:28:00 Providian/Chase, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 13531136 +EDI: SEARS.COM May 18 2018 05:28:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 13531140 EDI: VERIZONCOMB.COM May 18 2018 05:28:00 Verizon, 500 Technology Drive, Suite 300,
 Saint Charles, MO 63304-2225

District/off: 0315-1

User: amaz
Form ID: 3180W

Page 2 of 3
Total Noticed: 49

Date Rcvd: May 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13531141 +EDI: WFFC.COM May 18 2018 05:28:00 Wells Fargo Financial, Attention: Bankruptcy,
Po Box 29704, Phoenix, AZ 85038-9704

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

md Norman E. Gilkey
cr Ocwen Loan Servicing LLC
cr Ocwen Loan Servicing, LLC
cr THE BANK OF NEW YORK MELLON, AS SUCCESSOR TO JPMOR
cr The Bank Of New York Mellon FKA The Bank Of New Yo
cr The Bank of New York Mellon, et al...
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
13531126* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of District Counsel,
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)
13531128* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 6, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor The Bank of New York Mellon, et al...
andygornall@latouflawfirm.com
Brett L. Messinger on behalf of Creditor Ocwen Loan Servicing LLC blmessinger@duanemorris.com,
LMTryon@duanemorris.com
Brett L. Messinger on behalf of Creditor THE BANK OF NEW YORK MELLON, AS SUCCESSOR TO
JPMORGAN CHASE BANK, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR THE HOLDERS OF THE BEAR STEARNS
ALT-A TRUST 2005-5, MORTGAGE PASS-THROUGH CERTIFICATES, SER blmessinger@duanemorris.com,
LMTryon@duanemorris.com
Daniel P. Foster on behalf of Debtor Charles Edward Hauth dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Charles Edward Hauth dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York
As Successor et al. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor The Bank of New York Mellon, et al... pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York
As Successor et al. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor The Bank of New York Mellon, et al... pawb@fedphe.com
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As
Successor et al. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor THE BANK OF NEW YORK MELLON, AS SUCCESSOR TO JPMORGAN
CHASE BANK, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR THE HOLDERS OF THE BEAR STEARNS ALT-A
TRUST 2005-5, MORTGAGE PASS-THROUGH CERTIFICATES, SER jschalk@barley.com, sromig@barley.com
Joseph P. Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com,
sromig@barley.com
Leslie J. Rase, Esq. on behalf of Creditor Ocwen Loan Servicing, LLC lrased@sterneisenberg.com,
ddelvechcio@sterneisenberg.com; dbogucki@sterneisenberg.com
Mario J. Hanyon on behalf of Creditor Ocwen Loan Servicing LLC pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor The Bank of New York Mellon, et al... pawb@fedphe.com
Norman E. Gilkey on behalf of Mediator Norman E. Gilkey ngilkey@bccz.com

District/off: 0315-1

User: amaz
Form ID: 3180W

Page 3 of 3
Total Noticed: 49

Date Rcvd: May 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As
Successor et al. pawb@fedphe.com
Thomas Song on behalf of Creditor The Bank of New York Mellon, et al... pawb@fedphe.com
TOTAL: 21